

FOOD STAMP PROGRAM ELECTRONIC BENEFITS TRANSFER (EBT) HIGHLIGHTS

October 1999

- *Currently thirty-eight States and the District of Columbia have operational on-line food stamp EBT systems (thirty-three statewide):*
 - ***Alabama** - Statewide*
 - ***Alaska** - Statewide*
 - ***Arizona** - Statewide*
 - ***Arkansas** - Statewide*
 - ***California** - San Bernardino and San Diego counties*
 - ***Colorado** - Statewide*
 - ***Connecticut** - Statewide*
 - ***District of Columbia** - District-wide*
 - ***Florida** - Statewide*
 - ***Georgia** - Statewide*
 - ***Hawaii** - Statewide*
 - ***Idaho** - Statewide*
 - ***Illinois** - Statewide*
 - ***Iowa** - Linn County [Cedar Rapids]*
 - ***Kansas** - Statewide*
 - ***Kentucky** - expanding statewide*
 - ***Louisiana** - Statewide*
 - ***Maryland** - Statewide*
 - ***Massachusetts** - Statewide*
 - ***Minnesota** - Statewide*
 - ***Missouri** - Statewide*
 - ***New Hampshire** - Statewide*
 - ***New Jersey** - Statewide*
 - ***New Mexico** - Statewide*
 - ***New York** - expanding in New York City*
 - ***North Carolina** - Statewide*
 - ***North Dakota/South Dakota** - Statewide*
 - ***Oklahoma** - Statewide*

- **Oregon** - Statewide
 - **Pennsylvania** - Statewide
 - **Rhode Island** - Statewide
 - **South Carolina** - Statewide
 - **Tennessee** - Statewide
 - **Texas** - Statewide
 - **Utah** - Statewide
 - **Vermont** - Statewide
 - **Washington** - expanding statewide
 - **Wisconsin** - pilot in Rock County
- *Two states have operational off-line food stamp EBT system (one statewide):*
 - **Ohio** - (FSP only) expanding statewide
 - **Wyoming** - (FSP & WIC) expanding statewide
 - *Two States have approved contracts for the statewide implementation of EBT systems*
 - **Michigan**
 - **Puerto Rico**
 - *Three states have selected EBT vendors prior to obtaining approved contracts:*
 - **Indiana**
 - **Maine** (as part of Northeast Coalition of States)
 - **West Virginia** (as part of the Southern Alliance of States)

**FOOD STAMP PROGRAM
ELECTRONIC BENEFITS TRANSFER (EBT)
PROJECT STATUS**

October 1999

Alabama (also see *Georgia*)

FSP Households: 162,360¹

FSP Authorized Food Retailers: 3,449²

- The State's Planning Advance Planning Document (APD) for food stamp, AFDC, and child support enforcement system was approved by FNS and the Administration for Children and Families (ACF).
- The State signed the Southern Alliance of States (SAS) Memorandum of Understanding (MOU) to jointly research, investigate, design, and develop an EBT system.
- Alabama signed a contract with Citibank, the successful bidder for the SAS project. The contract was approved by FNS on June 10, 1996.
- The State implemented its pilot in April 1997 in Montgomery, Jefferson, and Russell counties. Statewide expansion was completed in November 1997.
- The State and Citibank have negotiated a contract extension for two more years.

Alaska (also see *Colorado*)

FSP Households: 13,956

FSP Authorized Food Retailers: 524

- Alaska joined with five other western states to form the Western States EBT Alliance (WSEA). They secured EBT services through Colorado's procurement.
- In May 1996, Colorado selected Citibank. Alaska negotiated their own contract with Citibank as each of the WSEA states must. Their contract was approved in March 1997. It expires March 2004 with an option for two additional years.
- The State's Planning APD was approved December 1996 and their Implementation APD in April 1997. The cap was separately approved in July 1997.
- Alaska conducted testing in December 1997.
- The pilot began in February 1998 and the system was statewide in June 1998.

¹ FSP hh totals for states as of October 1998: totaling 7,863,266. Source-National Data Bank, 3/2/99.

² FSP Authorized retailer totals as of October 1998: total 176,705. Source-FSM0509L-R1 report 12/27/98.

Arizona (also see *Colorado*)

FSP Households: 78,478

FSP Authorized Food Retailers: 2,195

- Arizona joined with five other western states to form the Western States EBT Alliance (WSEA). They secured EBT services through Colorado's procurement.
- In May 1996, Colorado selected Citibank.
- Arizona's contract was approved August 1997.
- The State's Implementation APD was approved November 1997.
- The State implemented their pilot in July 1998 in Pima with approximately 18,000 food stamp households.
- Statewide expansion began in October 1998 and was completed in August 1999.

Arkansas (also see *Georgia*)

FSP Households: 100,486

FSP Authorized Food Retailers: 1,881

- The State legislature mandated that an EBT system be developed and implemented.
- The State's Planning APD was approved by FNS in October 1994.
- The State signed the SAS MOU to jointly research, investigate, design, and develop an EBT system.
- Arkansas signed a contract with Citibank, the successful bidder for the SAS project, and the contract was approved by FNS on July 29, 1996.
- State implemented its pilot in October 1997 in Jefferson, Searcy, and St. Francis counties.
- Statewide expansion began in February 1998 and was completed in April 1998.
- A contract extension was negotiated with Citibank for an additional two years through June 2001.

California

FSP Households: 780,926

FSP Authorized Food Retailers: 17,333

- The State's Planning APD for a food stamp only system was contingently approved in December 1993. The Planning APD called for a pilot in San Bernardino County and San Diego County, comprising approximately 140,000 food stamp households.
- After pilot operations, the state will decide how and when to expand.
- FNS approved the State agency's RFP October 1995. The RFP sought a contractor to design, develop, and operate an EBT pilot project for the Food Stamp Program in San Bernardino and San Diego counties.
- With passage of the Welfare Reform legislation which exempts State-administered EBT programs from Regulation E liability, the State issued their RFP on August 27, 1996.
- The State selected Deluxe Data and San Bernardino signed its FNS-approved contract on April 22, 1997. San Diego signed its FNS-approved contract in August 1997.

- San Bernardino began implementation in November 1997 with approximately 11,000 households. Countywide expansion was completed in March 1998.
- San Diego successfully completed acceptance testing in February 1998 and began implementation in April 1998. Countywide expansion will be completed in July.
- A revised Planning APD was approved in October 1997 which addresses how the State will plan statewide expansion beyond San Bernardino and San Diego.
- The State released its Invitation to Partner (ITP), phase I, which provided general requirements to bidders and allowed the State to certify a list of qualified vendors. During the second phase of the procurement process, the functional requirements were to be defined and released in the ITP, phase II. The county consortia were to be allowed to negotiate contracts with those vendors certified during phase I.
- The State and counties changed their procurement methodology in July 1998 and decided to procure one vendor using a statewide ITP.
- The State released their ITP in June 1999 and held a bidders conference in September. The State plans to hold confidential negotiations with bidders through November. The State plans to award a contract by July 2000.

Colorado

FSP Households: 78,478

FSP Authorized Food Retailers: 1,717

- EBT funding was provided by the Colorado legislature early in 1995.
- Colorado has included the following programs in EBT: Food Stamps, AFDC, Old Age Pension, State Aid to the Needy and Disabled, Colorado Supplement, Child Care, Child Welfare, Low Income Energy Assistance and Burials.
- The State issued their RFP to procure an EBT system in January 1996. A letter of intent went out to prospective bidders in February 1996 adding other states to the procurement. The states officially included in this group known as the Western States EBT Alliance are Idaho, Washington, Hawaii, Alaska and Arizona.
- In May 1996, Colorado selected Citibank as the winning bidder.
- The State's Implementation APD and contract were approved by FNS in August 1996.
- The pilot began February 1997 in Fremont, Pueblo, and Custer counties, serving over 10,000 Food Stamp households and approximately 165 authorized retailers.
- Statewide expansion began May 1997 and was completed in February 1998.

Connecticut (also see *New York*)

FSP Households: 90,026

FSP Authorized Food Retailers: 1,471

- The State's Planning APD was approved by FNS in April 1994.
- Connecticut signed an MOU with six other States in the northeast region to form the Northeast Coalition of States (NCS): New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, and Maine.

- The seven states agreed to jointly research, investigate, design, and develop an EBT system. Citibank was selected by the States to be the coalition's EBT contractor in January 1996.
- Connecticut's contract with Citibank was approved by FNS in August 1996.
- The pilot was implemented in the Waterbury area in February 1997.
- Statewide expansion was completed in October 1997.
- *WIC EBT*: see *New Hampshire*.

Delaware

FSP Households: 15,755

FSP Authorized Food Retailers: 451

- In August 1994, FNS approved the State's RFP to select a contractor to conduct a feasibility study of a hybrid on-line/off-line EBT system utilizing a laser optical card with a magnetic stripe, focusing on the use of on-line capability for issuing food stamp benefits and an off-line capability for issuing WIC benefits.
- The State submitted Maximus' *Feasibility Study* and a Planning APD for FNS approval in December 1995.
- The State planned to implement an off-line FSP/WIC system utilizing the laser optical memory card with on-line cash benefits added later to the magnetic stripe.
- FNS approved Delaware's planning APD in August 1996.
- The State released their Planning RFP in February 1997 and received three responses.
- Because bid costs were too high, the state canceled the RFP, clarified planning specifications and scope to reduce EBT planning phase costs, released a new Planning RFP in August 1997, and selected Phoenix Technologies Ltd. as their planning contractor.
- The State released a Request for Information (RFI) which closed on June 8, 1998. Based on the response to their RFI, Delaware has decided to forego the laser optical card in favor of a hybrid card with food stamps and cash benefits delivered on the card's mag stripe and WIC benefits delivered by the card's "chip".
- The State has submitted for approval to FNS an APD update which describes the State's change in direction.
- The State released their Implementation RFP in May. However, the State received no bids. The State has begun exploring other acquisition options.
- The State is participating in the Mid-Atlantic Regional Coalition (see *Pennsylvania* for description of Coalition).

District of Columbia

FSP Households: 37,869

FSP Authorized Food Retailers: 450

- The District issued an RFP for food stamps and cash benefits EBT services in August 1994. Following an extended internal delay, in January 1997, the District announced the selection of Lockheed IMS as their prime contractor with Citibank as the processor.
- The District's contract with Lockheed IMS was approved in September 1997.
- The District is participating in the Mid-Atlantic Regional Coalition (see *Pennsylvania* for description of Coalition).
- The District began pilot operations in the Congress heights area June 1998 with approximately 7,000 households.
- District-wide expansion began August 1998 and was completed in October 1998.
- The District, in cooperation with the Capital Area Food Bank, is conducting a demonstration project at the Anacostia Farmers' Market using paper scrip, secured through EBT transactions, for food stamp purchases.

Florida (also see *Georgia*)

FSP Households: 428,372

FSP Authorized Food Retailers: 10,380

- The State's Planning APD for food stamps AFDC, and WIC was approved by FNS in March 1994.
- The State signed the SAS MOU to jointly research, investigate, design, and develop an EBT system.
- FNS approved the State's contract with Citibank in February 1997.
- Florida began its pilot in Escambia County in October 1997. The State expanded to Duval County in February 1998 and to part of Dade County in March 1998. Florida completed statewide expansion in October 1998.
- Florida conducted a successful mock disaster test in May 1999 to prepare for the hurricane season.
- The State is working with several farm groups to develop ways for farmers' markets to participate and accept food stamp EBT benefits. Plans are to implement pilots sometime during the upcoming growing season in Fall 1999.
- The current contract is set to expire on November 17, 2001 but can be extended for up to two one year periods.

Georgia

FSP Households: 288,044

FSP Authorized Food Retailers: 5,344

- State law directs Georgia to initiate an EBT pilot program.
- The State's Planning APD for food stamps and AFDC was approved in early 1993; other benefit programs, including refugee relief, will be considered in the future.
- The State signed the SAS MOU to jointly research, investigate, design, and develop an EBT system.
- In March 1995, the U.S. Department of the Treasury released an Invitation for Expressions of Interest (IEI) to acquire EBT Services for the SAS.
- The U.S. District ruled in favor of Treasury in a lawsuit challenging the SAS IEI. While the appellate court initially reversed that decision, Congress later passed legislation that supported the use of the IEI in the SAS.
- Georgia negotiated contract terms with Citibank, the winning vendor selected in October 1995, and the contract was approved by FNS in December 1996.
- The State implemented its pilot in Bibb County (14,000 households) in July 1997 and in Muscogee County (10,000 households) in December 1997.
- Statewide expansion began in February 1998 and was completed in November 1998.

Hawaii (also see *Colorado*)

FSP Households: 55,425

FSP Authorized Food Retailers: 1,026

- The State's Planning APD was approved in June 1995 by FNS.
- The State awarded a contract to Phoenix Technologies for a feasibility study, alternatives analysis, and cost benefit analysis for the Food Stamp Program.
- FNS Headquarters, Western Regional Office, and Honolulu Field Office staff met with State systems staff in late September 1995 to provide EBT technical assistance, assess progress toward EBT, and answer questions concerning State alternatives for successful EBT development.
- Hawaii joined with five other western states, known as the Western States EBT Alliance, to secure EBT services through Colorado's RFP.
- In May 1996, Colorado selected Citibank as its processor.
- FNS approved Hawaii's contract in June 1997
- Hawaii implemented its pilot in March 1998 in Kauai and completed statewide expansion in August 1998.
- FNS approved a six-month farmers' market demonstration project in Hilo, Hawaii in which food stamp recipients use their EBT cards to purchase scrip for use at the farmers' market. The project began September 5, 1998. Though the 6-month evaluation has ended, the market continues to use the scrip for food stamp transaction
- An interim report on the farmers' market demo was issued in March 1999. The final report, expected to be available in January 2000, will incorporate results from other farmers' market demonstrations.

Idaho (also see *Colorado*)

FSP Households: 22,057

FSP Authorized Food Retailers: 624

- Idaho is part of the Western States EBT Alliance (WSEA) which procured EBT services through Colorado's RFP.
- The State's Planning APD was approved in August 1996.
- In May 1996, Colorado selected Citibank. Idaho's contract with Citibank was approved in December 1996. The contract runs through June 2003 with options for two additional years.
- Idaho's Implementation APD was approved in April 1997 and their cost cap was adjusted and approved in January 1998 after an on-site review by FNS.
- The State implemented its pilot September 1997 in Boise, began to expand in December 1997, and became statewide in February 1998.

Illinois

FSP Households: 359,731

FSP Authorized Food Retailers: 6,319

- The State's Implementation APD for food stamps, AFDC, and several State benefit programs was approved by FNS in January 1994.
- The State issued an RFP for EBT services in 1994 and entered into an approved contract with Transactive Corporation in May 1996.
- The State implemented its EBT pilot in Sangamon County in October 1996, began expansion in March 1997, and reached statewide November 1997.
- On February 27, 1998, Transactive announced that it has elected to transition out of EBT and that it has entered into an asset purchase agreement with Citicorp Services, Inc. Illinois is included in the agreement.
- The Department of Justice filed an antitrust action to stop the deal on July 27, 1998 in the Federal District Court in Delaware.
- Illinois has a five year contract with Transactive Corporation which ends October 2001. There are options for two additional years which the State may not use since Transactive has indicated its intent to leave the EBT business.

Indiana

FSP Households: 125,403

FSP Authorized Food Retailers: 2,793

- Indiana's Planning APD for food stamps and cash was approved by FNS in June 1996.
- The State released an RFP in September 1996 and Transactive was selected in December 1996.
- The Implementation APD was approved by FNS in April 1997. The State's cost cap was approved August 1997 and the contract was approved by FNS in September 1997.
- Some delay in implementation occurred because of a bid protest. More delay has been caused by the pending sale of Transactive to Citicorp Services, Inc. and the Department of Justice antitrust action (see *Texas*). Transactive has since indicated to Indiana its intent to withdraw from the EBT business.
- Indiana is now negotiating with Citibank, the second bidder on the original RFP.

Iowa

FSP Households: 55,518

FSP Authorized Food Retailers: 1,753

- The State began operating a voluntary EBT system in Linn County (Cedar Rapids) for food stamp benefits in April 1993. The system utilizes the Iowa Transfer System (ITS) network and provides cash benefits as well.
- Approximately 20 food retailers have been participating and about 900 food stamp households in the county have chosen to receive their food stamp benefits via EBT.
- FNS extended the Linn County food stamp EBT pilot through the time when a statewide system is procured.
- The State released an RFP to obtain statewide EBT services on December 15, 1997. The bid process was canceled in May 1998, in part due to State legislation that affected the specifications identified in the RFP.
- That RFP had the State expanding the voluntary system for one year before moving to a mandatory food stamp system. Cash EBT benefits were to remain voluntary.
- The State is now considering collaboration with States in the region that have not yet procured EBT systems (e.g., Nebraska, Montana).

Kansas

FSP Households: 51,776

FSP Authorized Food Retailers: 1,208

- The State implemented a multi-benefit EBT system to deliver food stamps, AFDC and General Assistance benefits.
- The State withdrew from the Southwest Consortium once that consortium's bids were received. The State agency decided to issue their own RFP.
- The State issued its RFP in July 1995 and signed their contract with Deluxe Data in March 1996. The State's contract expires in February 2002.
- The pilot was implemented August 1, 1996 in Wichita and statewide expansion was completed in March 1997.

Kentucky (also see *Georgia*)

FSP Households: 157,659

FSP Authorized Food Retailers: 4,423

- The State signed the SAS MOU to jointly research, investigate, design, and develop an EBT system.
- The State has awarded a contract for technical services to Phoenix Planning and Evaluation, Ltd. to assist them in EBT planning and implementation.
- FNS approved Kentucky's contract with Citibank in December 1997. Their Implementation APD was approved by FNS.
- The State implemented a pilot in May 1999. Statewide expansion is to be completed by November 1999.

Louisiana

FSP Households: 206,911

FSP Authorized Food Retailers: 4,294

- Having withdrawn from a consortium that included Oklahoma, New Mexico, and Kansas, Louisiana issued an RFP in October 1995 and, in January 1996, selected Premier Bank/First Security Processing as their EBT vendor. Following a bid protest, the State decided to withdraw that RFP and reissue a new RFP.
- Louisiana issued a new RFP in June 1996 which closed in August 1996.
- The State selected Deluxe Data Systems and signed a contract in January 1997.
- Louisiana began its pilot in Natchitoches Parish in January 1997.
- Statewide expansion began July 1997 and was completed December 1997.
- The Louisiana legislature passed a law, effective August 15, 1997, that requires the State to pay up to \$.05 per EBT transaction for any retailer which uses its own or third-party equipment. Deluxe Data Systems has filed suit against the State in response to the legislation. The Louisiana Retailer Association has sued Deluxe Data Systems over their failure to pay retailer transaction fees as required by the 1997 legislation.
- The State's current contract is set to expire December 2002.

Maine (also see *New Hampshire & New York*)

FSP Households: 53,541

FSP Authorized Food Retailers: 1,786

- Maine signed an MOU with six other States in the northeast region to form the Northeast Coalition of States (NCS): New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, and Maine.
- All seven states announced the selection of Citibank in February 1996 and are each to negotiate their own contract with Citibank
- FNS approved Maine's contract with Citibank in July 1998; however, the State is working through some remaining issues with Citibank.
- *WIC EBT*: Maine has joined other New England states in the Partners project (see *New Hampshire*.)

Maryland

FSP Households: 128,808

FSP Authorized Food Retailers: 2,941

- In November 1989, the State began operating a multi-benefit demonstration EBT system in one district of Baltimore City. This initial demonstration included food stamps and AFDC benefits, State funded general assistance benefits and child support payments.
- The State, after a change in August 1992 to Deluxe Data as their contractor, completed statewide EBT expansion in April 1993 to become the first statewide EBT system.
- Maryland's contract with Deluxe Data expired in August 1999. Through a new RFP that was released in July 1998 and closed in September 1998, the State selected Citibank to be its new contractor.
- The Maryland contract with Citibank was signed in February 1999 and modified in August 1999.
- Testing of the new system took place in August 1999 with conversion being completed September 18-19 1999.
- The current contract expires in August 2002 with two options for two additional years each.

Massachusetts (also see *New York*)

FSP Households: 123,752

FSP Authorized Food Retailers: 3,386

- The State Treasurer's Office entered into a contract with Shawmut Bank to perform a series of EBT/EFT (electronic funds transfer) related pilot tests for various State level departments. Under this contract, the State Department of Public Welfare implemented a State general assistance pilot in Brockton, first issuing cash benefits in October 1994.
- Massachusetts signed an MOU with six other States in the northeast region to form the Northeast Coalition of States (NCS): New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, and Maine. The seven states agreed to jointly research, investigate, design, and develop an EBT system.
- All seven states announced the selection of Citibank in February 1996.
- FNS approved Massachusetts' contract with Citibank in August 1996.
- Pilot operations began April 1997, in the midst of a snowstorm, in the Brockton area.
- Statewide expansion was completed October 1997.
- The State is issuing supplemental food benefits to legal immigrants through their EBT system.
- *WIC EBT*: see *New Hampshire*.

Michigan

FSP Households: 311,405

FSP Authorized Food Retailers: 5,991

- Michigan's Planning APD for a multi-benefit EBT system for food stamps, AFDC, medicaid, State disability assistance, State family assistance, refugee assistance, WIC, and day care payments was approved by FNS in August 1992.
- The proposed pilot site is Jackson County, near Lansing.
- Michigan selected Price Waterhouse to complete an EBT feasibility study, cost analyses, and Implementation APD.
- Michigan's RFP, approved January 1996, was released February 3, 1997. The State selected Citibank as its contractor.
- FNS approved the contract on February 22, 1999. Citibank signed the contract on April 28, 1999. Implementation work will not take place until after January 2000 as State system resources are all being dedicated to Y2K preparations.
- The contract is set to expire in November 2005.
- *WIC EBT*: Michigan's RFP includes an 18 month WIC EBT pilot to test voucher-level processing using a hybrid card in Jackson County.

Minnesota

FSP Households: 94,663

FSP Authorized Food Retailers: 2,899

- Ramsey County (St. Paul), Minnesota, began a voluntary cash assistance EBT system in 1987, providing AFDC, general assistance, refugee assistance and State supplemental security income via an on-line transfer system.
- The mandatory issuance of food stamp benefits by the EBT system began in September 1991 with the full caseload in Ramsey County implemented by May 1992. Minnesota then expanded the Ramsey County system into neighboring Hennepin County (Minneapolis).
- The State released an RFP for Statewide expansion to potential bidders in January 1996. In February 1996, an addendum to its RFP was released to add Wisconsin to the procurement for EBT services.
- The State selected Deluxe Data as the EBT vendor in July 1996 and signed a contract in October 1996.
- Conversion to the Deluxe Data system took place in Hennepin and Ramsey counties June 22, 1997. Statewide expansion began October 1997 and was completed in October 1998.
- The current contract is set to expire in September 2001.

Mississippi

FSP Households: 123,238

FSP Authorized Food Retailers: 3,221

- State legislation mandated an on-line EBT system in five counties.
- The State entered into a sole source procurement with Diebold, using only State funds, for card production and system integration services.
- The State's Planning APD for a food stamp-only system was contingently approved by FNS in June 1993 and revised in July 1995, outlining a plan to issue an RFP wrapped around the Diebold system software.
- In Fall 1995, Mississippi conducted a two month pilot in Rankin County using only State funds and the system developed by Diebold.
- Following their pilot and several rounds of discussions with FNS regarding their future plans, the State decided to drop its original approach and issue an RFP to obtain food stamp and AFDC EBT services. As a result, the State issued an RFP for food stamps and AFDC on September 6, 1996.
- In November 1996, they selected Transactive Corporation for a food stamp only EBT system. A protest followed, was withdrawn in January 1998. However, in February 1998 Transactive announced it was selling its contracts to Citibank.
- Mississippi negotiated with Lockheed IMS, which had also bid on the original RFP, but those talks ended without a contract. The State then rejoined the Southern Alliance of States in an unsuccessful attempt to negotiate a contract with Citibank.
- The State is now planning to issue a new RFP.

Missouri (also see *Georgia*)

FSP Households: 169,097

FSP Authorized Food Retailers: 3,187

- The State's EBT Planning APD was approved in December 1992.
- State proposed a multi-benefit system to provide food stamps, AFDC, Medicaid, and WIC benefits electronically in Jackson and St. Louis Counties.
- The State signed the SAS MOU to jointly research, investigate, design, and develop an EBT system.
- Missouri's contract with Citibank, the successful bidder for the SAS project, was approved by FNS on May 24, 1996.
- The State completed acceptance testing in May 1997 and, in June 1997, implemented its pilot of 10,000 households in several counties in the south-central part of the State and six zip codes of Kansas City and St. Louis. Additional counties were added in September and October.
- Statewide expansion was completed in June 1998.

Montana

FSP Households: 24,605

FSP Authorized Food Retailers: 828

- The State is using BDM to conduct an EBT feasibility study for multiple benefit programs.
- FNS met with the State in January 1996, to discuss the possibility of adding food stamps and WIC to the Medicaid smartcard (off-line) pilot which began operating in Helena early February 1996.
- A Planning APD for food stamps was approved by FNS in April 1996.
- The State has shown some interest in working with other States that have not yet procured an EBT system or will soon be in a re-bid situation (e.g., Minnesota, Nebraska).

Nebraska

FSP Households: 40,108

FSP Authorized Food Retailers: 962

- FNS met with State staff in February 1996 to discuss various issues raised by the State's EBT task force which was formed by the Governor in response to a legislative mandate to evaluate EBT.
- The Governor-appointed task force has recommended that the State proceed with EBT.
- FNS approved the State's Planning APD March 12, 1999.
- The State is currently considering a joint procurement venture with other States that will soon be in a re-bid situation or have not yet procured an EBT system (e.g., Minnesota, Iowa).

Nevada (also see *Colorado*)

FSP Households: 29,931

FSP Authorized Food Retailers: 667

- Nevada joined with several other western states (the WSEA coalition) to secure EBT services through Colorado's RFP.
- In May 1996, Colorado selected Citibank as its processor.
- The State submitted a Planning APD to FNS in May 1998 for a food stamp-only system. FNS provided the State with comments in June 1998.
- In June 1999, the State indicated that it intends to open discussions with Citibank under the terms and conditions of the WSEA RFP.

New Hampshire (also see *New York*)

FSP Households: 17,898

FSP Authorized Food Retailers: 718

- FNS approved a Planning APD submitted by New Hampshire for a tri-state EBT system with New Hampshire, Vermont and Maine in 1992 for delivery of food stamps, AFDC and Medicaid benefits, and child support payments across state borders.
- A feasibility study for a multi-State system was released in May 1993.
- New Hampshire signed a MOU with six other States in the northeast region to form the Northeast Coalition of States (NCS): New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, and Maine.
- All seven states announced the selection of Citibank in February 1996. If the State chooses to proceed with the NCS, they will negotiate a contract with Citibank.
- FNS approved New Hampshire's contract in August 1997.
- New Hampshire began their EBT pilot August 3, 1998, in the Concord area with over 2,000 food stamp households. The State began issuing cash via their EBT system August 15.
- Statewide expansion was completed in January 1999.
- *WIC EBT*: The three WIC State agencies in New Hampshire, Vermont, and Maine were approved for an FNS grant to define requirements and design an on-line or hybrid FSP/WIC EBT system. The project evolved into a multi-program, benefit and service delivery system known as "Partners."
- The Partners Project received a Technology Grant from FNS through the WIC program for developing and operating the Partners pilot.
- The Partners Project is securing the services of a planning contractor through a separate Planning RFP.
- The Partners project has expanded to include the WIC projects in Massachusetts, Connecticut, and Rhode Island.

New Jersey

FSP Households: 175,469

FSP Authorized Food Retailers: 4,648

- New Jersey was approved to implement a pilot EBT operation in Camden, Essex, and Hudson Counties, encompassing nearly half the State's assistance households.
- The State awarded an EBT contract to Deluxe Data Systems with an evaluation contract awarded to Market Facts.
- The State's EBT Pilot operations began in Camden County in February 1994 with countywide expansion completed by April 1994. Camden County encompasses approximately 24,500 households and 500 retailers.
- Essex County, the second county to implement EBT in the State's three county EBT pilot, began its four-month phased EBT implementation in October 1994 with nearly 60,000 assistance households and 900 retailers.
- Hudson County, the final county in the State's three county EBT pilot, began its three-month phased implementation in March 1995 with approximately 30,000 households and 800 retailers involved.
- With all three counties now operational, approximately 114,000 households and approximately 2,200 retailers are participating in the State's EBT system.
- The State has implemented an Administrative Disqualification Hearing/Waiver process to handle recipient fraud cases.
- The State is participating in the Mid-Atlantic Regional Coalition (see *Pennsylvania* for description of Coalition).
- In response to their RFP released in January 1997, the State selected Deluxe Data Systems in July 1997 for the statewide expansion of EBT. The contract was approved in October 1997.
- After converting the original three counties to Deluxe's newer Edge 3 system, statewide expansion was completed in June 1999.
- *WIC EBT*: Phoenix Planning and Evaluation completed a WIC EBT Feasibility Study for New Jersey. The final draft is in the Governor's office for approval.
- Phoenix is preparing the System Requirements and the Proposed System Approach.
- The State is planning to release an Implementation RFP for a WIC off-line system.
- *ACCESS NJ*: The State is releasing an Implementation RFP for a contractor to provide a hybrid EBT system to pilot in Mercer County. The EBT card would have a mag-stripe for food stamp benefits and a chip for cash services, including transportation fees. The card would be available to both benefit recipients and county employees.

New Mexico

FSP Households: 64,392

FSP Authorized Food Retailers: 1,153

- EBT operations began in Bernalillo County (Albuquerque) in September 1990 with over 23,000 food stamp households, 8,000 AFDC households, and over 160 food retailers participating in the demonstration project.
- The State then implemented a statewide system with First Security Bank as their contractor and completed statewide expansion in August 1995.
- New Mexico participated in the evaluation of the Oklahoma Multi-State EBT RFP but decided to withdraw when the award protest was upheld. The State then decided to issue its own RFP and extended its then-current contract with First Security Bank until September 1998.
- New Mexico met with Texas and Oklahoma to arrange for interstate transactions among the three states. After final acceptance testing for interstate transactions in February 1997, New Mexico and Texas became interoperable in March 1997.
- The State re-bid their system, selected Citibank and signed a contract in April 1998 for the delivery of food stamp benefits and cash benefits.
- System acceptance testing was conducted in December 1998 and the State converted all cases from First Security to Citibank on January 13, 1999.
- In July 1999, the State began piloting a scrip-based project for the Santa Fe Farmers' market. The Taos Farmers' Market also began piloting a unique way to accept EBT cards in July 1999.
- The current contract with Citibank expires in October 2002 with the possibility for extensions to January 2007.
- *WIC EBT:* The New Mexico Department of Health (NMDH) and Department of Human Services (NMHS) met to plan for the implementation of a hybrid EBT pilot serving the Food Stamps and WIC Programs. FNS approved the NMDH Implementation APD update for the NM WIC hybrid system in December 1996.
- NMDH and NMHS issued a joint RFP on July 25, 1997 for a hybrid EBT system to include a WIC pilot along with a statewide food stamp and cash EBT system.
- NMDH determined that the bids for the WIC portion of the RFP were non-responsive and withdrew from the procurement.
- New Mexico and Texas issued a joint RFP to procure a WIC EBT system using a hybrid card. The WIC pilot would begin in New Mexico in spring 2000.

New York

FSP Households: 722,884

FSP Authorized Food Retailers: 14,709

- *Northeast Coalition of States:* New York signed a MOU with six other States in the northeast region to form the Northeast Coalition of States (NCS): New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, and Maine.
- The seven states have agreed to jointly research, investigate, design, and develop an EBT system.
- The NCS represents over 1.5 million food stamp and 1.0 million AFDC households.
- With New York as the lead State, the NCS released an RFP in June 1995 seeking a processor to provide EBT services to the members of the coalition.
- All seven states participated in the evaluation of the RFP bids and Citibank was selected in January 1996.
- All seven states announced the selection of Citibank in February 1996 and are each to negotiate their own contract with Citibank.
- The terms of the bid state that once a contract has been signed with one state, the other NCS states have eighteen months to sign a contract to take advantage of the benefits of the contract, in particular anticipated cost savings from an economy of scale in processing such a large volume of benefits transactions.
- New York's contract with Citibank was approved by FNS on March 29, 1996. The State Comptroller approved the contract in October 1996.
- New York plans to implement its pilot in Staten Island.
- New York is also a member of the Mid-Atlantic Consortium addressing EBT and other regional issues (see *Pennsylvania* for description of Consortium).
- The State Superior Court ruled in favor of the State on a pending court suit regarding the contract award to Citibank on December 3, 1998.
- The State began implementing its pilot in March 1999 in Staten Island and expanded in April 1999 to three zip-codes of Manhattan. On June 7, all of Manhattan was implemented. The five boroughs of New York City are to be implemented by December 1999. The remainder of the State is to be completed by 2001.
- The State is working with USDA and its own State Department of Agriculture and Markets to develop an alternate "farm stamp" program for farmers' markets, to be used in time for the 2000 growing season.
- *WIC EBT:* The WIC State agency is asking for separate EBT system proposals in the release of its modified RFP for a program Management Information System. The NCS RFP enables the NY Department of Health to develop a WIC EBT system design also.

North Carolina (also see *Georgia*)

FSP Households: 213,529

FSP Authorized Food Retailers: 5,198

- The State's Planning APD was approved by FNS and ACF in August 1994.
- The State signed the SAS MOU to jointly research, investigate, design, and develop an EBT system.
- North Carolina's contract with Citibank was approved by FNS in June 1997.
- The State implemented its pilot in April 1998 in Davie, Lincoln, and Cumberland counties. Statewide expansion began in September 1998 and was completed in June 1999.

North Dakota/South Dakota

FSP Households - North Dakota: 13,502

FSP Households - South Dakota: 16,653

FSP Authorized Food Retailers - ND: 551

FSP Authorized Food Retailers - SD: 593

- The States awarded a contract for a two-State, joint EBT project to Citibank EBT Services as their EBT vendor in May 1995.
- The system is issuing food stamp benefits with the option of adding AFDC benefits at a later date.
- The States began pilot operations in February 1996; statewide expansion was completed in March 1997.
- The State is currently negotiating a contract extension with Citibank.

Ohio

FSP Households: 304,744

FSP Authorized Food Retailers: 6,206

- An off-line food stamp EBT demonstration project operated in six zip codes in Dayton from March 1992 until January 1997 when the new primary contractor, Citibank, took over.
- An evaluation of the Dayton pilot was completed in May 1994.
- Unlike on-line systems which store benefit accounts and encrypted PINs in a host computer, off-line systems store accounts and encrypted PINs on a micro-chip EBT card. The off-line transactions are authorized from the micro-chip card rather than telephonically from the host computer.
- Ohio issued their statewide RFP in February 1994, selected Citibank in June 1995, and signed a contract in October 1995. The system will initially issue food stamp benefits only but there are options for adding AFDC and WIC.
- The contract was modified in May 1996 to include Stored Value Systems (SVS) as the transaction processing subcontractor. SVS) formerly the National City Processing Company, of Louisville, KY, was the contractor for the Dayton pilot.

- Client conversion to EBT was originally planned for client certification and re-certification, not by mass conversions in counties or regions. Dayton converted to the new card and system in January 1997. Further expansion started in June 1997. They are speeding up conversion and hope to finish in August 1999.
- The State is participating in the Midwestern Alliance of EBT States and the Mid-Atlantic Regional Coalition (see *Pennsylvania* for description of Coalition).
- The current contract is set to expire in October 2002.
- *WIC EBT*: A WIC functional requirements document was approved August 1997. OH WIC also was awarded an FNS grant for EBT design and development in April 1998. Negotiations with the contractor continue.

Oklahoma

FSP Households: 117,434

FSP Authorized Food Retailers: 2,538

- Oklahoma released a multi-state EBT RFP in December 1994 as the lead State of the Southwest Consortium that included New Mexico, Louisiana, and Kansas.
- Oklahoma selected First Security Bank as its EBT contractor. Louisiana and Kansas left the consortium to pursue single-state RFPs.
- Four vendors, not selected by ODHS, filed protests with the State in May 1995.
- In November 1995 an administrative judge began hearing testimony in a lawsuit filed by Lockheed protesting the selection of First Security Bank.
- On February 8, 1996, the judge ruled in favor of Lockheed, thus requiring Oklahoma DHS to re-evaluate the bids from First Security and Lockheed.
- In August 1996, Oklahoma selected Lockheed as their EBT contractor and FNS approved Oklahoma's contract with Lockheed in September 1996.
- The State implemented its pilot in Oklahoma County in June 1997. The State continued statewide expansion in July and was statewide in January 1998.

Oregon

FSP Households: 104,236

FSP Authorized Food Retailers: 2,206

- Oregon's Planning APD was approved in April 1993.
- While Oregon considered joining with several other western states in adding its requirements to Colorado's RFP, they issued their own RFP on April 15, 1996.
- Oregon selected Deluxe from the responses to their own RFP and their contract was approved in January 1997 for deliver of FS and cash benefits.
- The Implementation APD and FS cost cap were approved in March 1997.
- A pilot was implemented September 1997 in Lane County (Eugene). The State began expansion in December 1997 and became statewide in May 1998.
- The contract with Deluxe is set to expire January 2006.

Pennsylvania

FSP Households: 387,721

FSP Authorized Food Retailers: 8,957

- Reading, (Berks County), the first EBT demonstration project in the nation, was implemented for food stamp benefits in October 1984.
- In April 1997, the State signed an FNS-approved contract with Citibank (with Lockheed as a subcontractor) to develop and implement a statewide EBT system to deliver food stamps, AFDC, general assistance and other programs.
- Implementation began October 1997 with conversion in Berks County of nearly 10,000 food stamp households.
- The system became Statewide in September 1998.
- The contract with Citibank expires April 2002, with options for two one-year extensions.
- *Mid-Atlantic Regional Coalition:* The Pennsylvania Treasurer's office initiated the Mid-Atlantic Regional Coalition, a group of eight states and the District of Columbia: Delaware, Maryland, New Jersey, New York, Ohio, Pennsylvania, Virginia, and West Virginia. The first meeting of the Coalition took place in June 1994.
- The Coalition was created to address regional issues related to the development of EBT, including sharing of policy and technical information, coordinating efforts to control fraud, operating EBT in a regional environment, enhancing federal relations and communications, and developing regional economies of scale.

Puerto Rico

- A contract was awarded to Phoenix Planning and Evaluation to study the feasibility of using EBT for the Nutrition Assistance Program (NAP), as well as the possibility of adding Economic Assistance, WIC, and Unemployment benefits later.
- The Puerto Rico *Feasibility Study*, released in July 1995, showed that a combination of EBT and direct deposit was feasible for the NAP.
- Puerto Rico legislation required an EBT pilot for NAP be in place by July 1996.
- FNS provided comments on a draft RFP in April 1996.
- Puerto Rico delayed issuing an RFP due to continuing internal discussions regarding the scope of the desired system. Phoenix Planning and Evaluation was contracted to prepare a second feasibility study to assess the impact of a restricted NAP benefit in which 75% must be used to purchase eligible food.
- Puerto Rico issued an RFP in November 1997 for a system to include NAP and Economic Assistance. Seventy-five percent of the NAP benefit will be restricted to eligible food purchases. Puerto Rico's Treasury Department will authorize food stores to participate in the program.
- Puerto Rico selected the GM Group, with Transactive Corporation as a subcontractor.

- FNS conditionally approved the contract in December 1998. Puerto Rico must still resolve a number of issues prior to implementation, including retailer accessibility and management.
- The pilot is scheduled to begin in November 1999. At least initially, the NAP benefits will be in the form of cash.
- The contract with the GM Group is for five years.

Rhode Island (also see *New York*)

FSP Households: 36,609

FSP Authorized Food Retailers: 770

- Rhode Island signed a MOU with six other States in the northeast region to form the Northeast Coalition of States (NCS): New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, and Maine.
- All seven states announced the selection of Citibank in February 1996.
- FNS approved the State's contract with Citibank in October 1997.
- Pilot operations began June 1998 in Woonsocket and Johnston Counties. Statewide expansion was completed in October 1998.
- *WIC EBT*: see *New Hampshire*.

South Carolina

FSP Households: 131,909

FSP Authorized Food Retailers: 2,716

- FNS approved SC's contract with Citibank EBT Services in February 1994 for a food stamp only system. The possibility to add other benefit programs was included.
- Darlington County, which is more than 50 percent rural, was implemented as the pilot site in November 1994.
- Statewide expansion began in Charleston in March 1995 and was completed in December 1995.
- South Carolina is drafting an RFP to provide cash benefits via direct deposit with financial institutions.
- The State agency implemented a Client Integrity Project using EBT data to detect and deal with suspected client trafficking of Program benefits. This project was extended through March 1999.
- South Carolina's current contract with Citibank expires in January 2001. The State released a new RFP in September 1999.

South Dakota (see *North Dakota*)

Tennessee (also see *Georgia*)

FSP Households: 224,158

FSP Authorized Food Retailers: 4,459

- Tennessee is looking at EBT options for food stamps, WIC, AFDC, Medicaid, Unemployment Insurance and Child Support Enforcement.
- Tennessee's Planning APD was approved by FNS in January 1995.
- The State signed the SAS MOU to jointly research, investigate, design, and develop an EBT system.
- FNS approved Tennessee's contract with Citibank in October 1997.
- The State implemented its pilot in Hamilton County (Chattanooga) in November 1998. Statewide expansion began in February 1999 and was completed in August 1999.

Texas

FSP Households: 546,671

FSP Authorized Food Retailers: 12,688

- In February 1994, the State awarded a contract to Transactive Corporation, for a statewide EBT system to issue food stamp and AFDC benefits. The contract expires February 2001.
- In September 1994 they piloted in the Houston area and the system was statewide in November 1995.
- Texas has been working with New Mexico and Oklahoma to allow interstate transactions among their states. The State has arranged for Transactive to allow retailers outside of the State to participate in the Texas EBT system at their own expense until the interstate transactions are operational. Texas and New Mexico conducted acceptance testing for interstate transactions in October and November 1996. Final testing took place in February 1997 and implementation began in March. The States are in the process of notifying retailers beyond the El Paso area (where retailers were already notified) that the two States are now interoperable.
- The Texas legislature passed a law requiring the State to implement fingerimaging at the point-of-sale by October 1998. Funds for this were removed from the State budget in June 1999, effectively ending this project.
- On February 27, 1998, Transactive announced that it has elected to transition out of EBT and that it has entered into an asset purchase agreement with Citicorp Services, Inc. Texas is included in the agreement.
- The Department of Justice filed an antitrust action in the Federal District Court in Delaware on July 27, 1998 seeking to stop the deal. That action is still pending.
- In January 1999, Citibank announced it would not pursue the purchase of Transactive's EBT contracts. The Department of Justice antitrust action was consequently dropped.

- In August 1998, Texas released a Request for Offerers to do an EBT alternatives analysis. The study would assess the feasibility and costs of alternate approaches for managing EBT in the State.
- The Alternatives Analysis was released in May 1999. The analysis provides a number of options from which the State can choose for their next EBT procurement. After reviewing the options, Texas has decided to divide the EBT services among at least four contracts.
- *WIC EBT*: Texas and New Mexico issued a joint RFP on June 1, 1999 for a WIC EBT system utilizing a hybrid mag stripe/smart card.

Utah

FSP Households: 34,786
FSP Authorized Food Retailers: 803

- The State's Implementation RFP for food stamps and AFDC was released in October 1994; Zions First National Bank (Salt Lake City) won the award with Deluxe Data subcontracted to do the processing. The contract was signed in May 1995.
- The pilot began October 1, 1995 in Summit, Utah and Wasatch counties.
- The State completed statewide expansion in April 1996.
- Deluxe moved Utah to its newer Edge 3 system in January 1998.
- Utah has expressed interest in issuing Federal direct benefits through their system.
- The current contract expires October 2000 with an option for an additional two years.

Vermont (also see *New Hampshire & New York*)

FSP Households: 21,046
FSP Authorized Food Retailers: 631

- Vermont signed an MOU with six other States in the northeast region to form the Northeast Coalition of States (NCS): New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, and Maine.
- The seven states have agreed to jointly research, investigate, design, and develop an EBT system.
- All seven states announced the selection of Citibank in February 1996 and are each to negotiate their own contract with Citibank.
- Vermont's contract with Citibank was approved in October 1997.
- Vermont implemented its pilot in June 1998 in Hartford, Springfield and Brattleboro District offices. The State completed statewide expansion in October 1998.
- *WIC EBT*: see *New Hampshire*.

Virgin Islands

FSP Households: 5,515

FSP Authorized Food Retailers:

- FNS and Booz, Allen & Hamilton, FNS' technical assistance contractor, visited the Virgin Islands to conduct an EBT feasibility study in August 1999. Recommendations were provided to the Virgin Islands in October 1999.

Virginia

FSP Households: 161,640

FSP Authorized Food Retailers: 4,619

- The FNS approved the State's Planning APD in May 1994 for an EBT system to deliver food stamps and AFDC benefits.
- Virginia signed a contract in July 1995 with Phoenix Planning and Evaluation to prepare an Implementation APD and RFP, prepare design and operational alternatives, and develop a general system design.
- The State is participating in the Mid-Atlantic Regional Coalition (see *Pennsylvania* for description of Coalition).
- Virginia received two bids in response to implementation RFP released in January 1997. Because the State judged the bids as being too high in cost, the State has canceled that procurement.
- The State released a new implementation RFP in August 1999. A bidders conference was held in August and the RFP closes in October 1999.

Washington (also see *Colorado*)

FSP Households: 145,815

FSP Authorized Food Retailers: 3,381

- Washington joined with several other western states to secure EBT services through Colorado's RFP. The group is called the Western States EBT alliance (WSEA).
- In May 1996, Colorado selected Citibank as its processor.
- The Planning APD was approved in June 1996 and the Implementation APD and cap were approved in January 1998.
- Lengthy contract negotiations were completed in April and the contract was approved in May 1998.
- Testing occurred in January 1999 and the pilot began in March 1999 in Clark, Cowlitz, Grays Harbor, Klickitat, Pacific, Skamania, and Wahkiakum counties. These counties are in the southwest part of the State and several border Oregon.
- Statewide expansion began in June 1999 and will be completed in November 1999.
- The current contract expires May 2003 with options for two additional years.

West Virginia

FSP Households: 104,098

FSP Authorized Food Retailers: 2,464

- FNS approved West Virginia's Planning APD and Planning RFP in November 1996
- The State is participating in the Mid-Atlantic Regional Coalition (see *Pennsylvania* for description of Coalition).
- The State has hired Phoenix Technologies, Ltd., as their planning contractor.
- The State has joined the SAS (see *Georgia*) and plans to pursue a contract with Citibank under a option in the SAS IEI which allows member States of the Southern Governors Association to avail themselves of that procurement vehicle. Contract negotiations are currently underway.
- The State has submitted a coupon cost cap calculation to FNS for approval.

Wisconsin

FSP Households: 70,895

FSP Authorized Food Retailers: 2,434

- The State had joined Minnesota in a joint procurement for EBT services.
- Minnesota selected Deluxe Data as the EBT vendor July 1, 1996, and signed its contract in October 1996. Wisconsin withdrew from that procurement.
- Wisconsin issued a separate RFP in August 1998 with bids due in October 1998.
- The State selected Citibank to be its contractor and FNS approved the State's contract with Citibank on February 26, 1999.
- The State implemented its pilot in October 1999 in Rock County. It plans to be statewide by July 2000.

Wyoming

FSP Households: 9,229

FSP Authorized Food Retailers: 302

- Wyoming contracted with the Stored Value Systems of Louisville, KY, to design and operate a combined food stamp/WIC off-line demonstration.
- Abt Associates evaluated the demonstration for USDA/FNS.
- The State agency issued the first WIC/food stamp benefits March 1995 and has implemented system operations in 7 counties for WIC and Natrona County (Cheyenne area) for both food stamps and WIC benefits.
- 76 retailers are participating in the demonstration, 45 are food stamp authorized in Natrona County. 1500 Food stamp households participate and 2,000 WIC families.
- FNS approved Wyoming's Implementation APD update to obtain funding for a one-year extension through November 1998.

- In the meantime, the State released an RFP for a statewide EBT system that included food stamps, WIC and cash benefits. Since the responses proved to be more costly than desired by the State, the State decided to re-procure, dropping cash and using a different procurement approach.
- A new procurement for food stamps and WIC, building on the State's plan to manage multiple contracts itself, was issued in late June 1998 and closed on August 14, 1998. Stored Value Systems was selected to be the State's processor. The State plans to add food stamps to the current system in May 1999. Statewide expansion is to be completed by November 1999 under the current operational system for food stamps. Beta testing in four counties for the Food Stamp Program and WIC will begin in October. Upon completion of the beta test, migration statewide to the new system will begin in January 2000 for both programs.